United States Bankruptcy Court Middle District of Pennsylvania

Case No. 19-02237-HWV In re: John Dagenhart Chapter 13

Angella Dagenhart **Debtors**

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 4 Form ID: 3180W Total Noticed: 56 Date Rcvd: May 17, 2023

The following symbols are used throughout this certificate:

Definition **Symbol**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID Recipient Name and Address db/jdb + John Dagenhart, Angella Dagenhart, 6233 Greenbriar Ter, Fayetteville, PA 17222-9673 5202512 + Fingerhut, Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709 5202527 + Wells Fargo, 3310 N. Hayden Road, Ste 107, Scottsdale, AZ 85251-6647

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Recip ID	Notice Type: Email Address + EDI: PHINAMERI.COM	Date/Time	Recipient Name and Address
cr		May 17 2023 22:35:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PHINAMERI.COM	May 17 2023 22:35:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: RECOVERYCORP.COM	May 17 2023 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5208035	EDI: PHINAMERI.COM	May 17 2023 22:35:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5202494	+ Email/Text: bk@avant.com	May 17 2023 18:43:00	Avant, 222 North LaSalle St., Ste 1700, Chicago, IL 60601-1101
5202495	+ EDI: CAPITALONE.COM	May 17 2023 22:35:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
5212225	EDI: CAPITALONE.COM	May 17 2023 22:35:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5222471	Email/PDF: bncnotices@becket-lee.com	May 17 2023 19:01:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5202496	+ EDI: WFNNB.COM	May 17 2023 22:35:00	Comenity Capital Bank/David'sBridal, PO Box 182120, Columbus, OH 43218-2120
5202497	+ EDI: WFNNB.COM	May 17 2023 22:35:00	Comenity Capital Bank/JJill, PO Box 182120, Columbus, OH 43218-2120
5202498	+ EDI: WFNNB.COM	May 17 2023 22:35:00	Comenity Capital Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
5202499	+ EDI: WFNNB.COM	May 17 2023 22:35:00	Comenity Capital Bank/Overstock, PO Box 182120, Columbus, OH 43218-2120
5202500	+ EDI: WFNNB.COM		

Date Rcvd: May 17, 2023 Form ID: 3180W Total Noticed: 56 May 17 2023 22:35:00 Comenity Capital Bank/SimplyBe, PO Box 182120, Columbus, OH 43218-2120 5202501 + EDI: WFNNB.COM May 17 2023 22:35:00 Comenity Capital Bank/Talbots, PO Box 182789, Columbus, OH 43218-2789 5202502 + EDI: WFNNB.COM May 17 2023 22:35:00 Comenity Capital Bank/Ulta, PO Box 182120, Columbus, OH 43218-2120 5202503 + EDI: WFNNB.COM May 17 2023 22:35:00 Comenity Capital Bank/Wayfair, PO Box 182789, Columbus, OH 43218-2789 5202504 + EDI: WFNNB.COM May 17 2023 22:35:00 Comenity Capital Bank/WomanWithin, PO Box 182789, Columbus, OH 43218-2789 5202505 + EDI: CCS.COM May 17 2023 22:36:00 Credit Collection Services, Quest Diagnostics, PO Box 447, Norwood, MA 02062-0447 5202506 + Email/Text: bdsupport@creditmanagementcompany.com May 17 2023 18:43:00 Credit Management Co, Chambersbug Hospital, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956 5202507 + Email/PDF: creditonebknotifications@resurgent.com May 17 2023 18:45:26 Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500 + EDI: MAXMSAIDV 5202508 May 17 2023 22:35:00 Dept of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635 5202511 EDI: CITICORP.COM May 17 2023 22:35:00 Exxon Mobile, PO Box 6497, Sioux Falls, SD 57117-6497 5202513 + EDI: PHINAMERI.COM May 17 2023 22:35:00 GM Financial, PO Box 181145, Arlington, TX 76096-1145 5202514 + Email/Text: bankruptcy.notices@hdfsi.com May 17 2023 18:43:00 Harley Davidson, PO Box 21829, Carson City, NV 89721-1829 + Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com 5225567 May 17 2023 18:43:00 Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013 5202515 + EDI: RMSC.COM May 17 2023 22:35:00 JC Penny, PO Box 981402, El Paso, TX 79998-1402 5229239 EDI: JEFFERSONCAP.COM Jefferson Capital Systems LLC, Po Box 7999, May 17 2023 22:36:00 Saint Cloud Mn 56302-9617 5202516 + Email/Text: PBNCNotifications@peritusservices.com Kohl's Department Store, PO Box 3115, May 17 2023 18:43:00 Milwaukee, WI 53201-3115 5227395 Email/PDF: resurgentbknotifications@resurgent.com LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 May 17 2023 18:45:31 5202517 + EDI: LENDNGCLUB May 17 2023 22:35:00 Lending Club Corp, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985 + EDI: LENDNGCLUB 5228464 May 17 2023 22:35:00 LendingClub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802 5231097 Email/Text: LC-Bankruptcy-RF@loancare.net May 17 2023 18:43:00 LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262 5202519 + Email/Text: bankruptcydpt@mcmcg.com May 17 2023 18:43:00 Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255 5229403 EDI: MAXMSAIDV May 17 2023 22:35:00 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 5229070 EDI: PRA.COM May 17 2023 22:36:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 5202520 + Email/Text: bankruptcy@patriotfcu.org May 17 2023 18:43:00 Patriot Federal Credit Union, 800 Wayne Avenue, Chambersburg, PA 17201-3810 5254670 EDI: Q3G.COM May 17 2023 22:36:00 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA

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Date Rcvd: May 17, 2023		Form ID: 3180W	Total Noticed: 56	
			98083-0788	
5226715	EDI: Q3G.COM			
70.71.77 1		May 17 2023 22:36:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788	
	+ EDI: Q3G.COM	May 17 2023 22:36:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788	
5226714	EDI: Q3G.COM	May 17 2023 22:36:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788	
5226597	EDI: Q3G.COM	May 17 2023 22:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788	
5202522	+ EDI: RMSC.COM	May 17 2023 22:35:00	SYNCB/Amazon Plcc, PO Box 965015, Orlando, FL 32896-5015	
5202523	+ EDI: RMSC.COM	May 17 2023 22:35:00	SYNCB/Lowe's, PO Box 956005, Orlando, FL 32896-0001	
5202521	Email/Text: ssa.bankruptcy@ssa.gov	May 17 2023 18:43:00	Social Security, Mid Atlantic Program Service Ctr, 300 Spring Garden Street, Philadelphia, PA 19123-2992	
5203204 -	+ EDI: RMSC.COM	May 17 2023 22:35:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
5223324 -	+ Email/Text: bncmail@w-legal.com	May 17 2023 18:43:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132	
5202524	+ EDI: WTRRNBANK.COM	May 17 2023 22:35:00	Target National Bank, PO Box 673, Minneapolis, MN 55440-0673	
5447082 -	+ Email/Text: flyersprod.inbound@axisai.co	m May 17 2023 18:43:00	U.S. Bank Trust National Association et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, U.S. Bank Trust National Association et, c/o Rushmore Loan Management Services 92619-5004	
5447081 -	+ Email/Text: flyersprod.inbound@axisai.co	m May 17 2023 18:43:00	U.S. Bank Trust National Association et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004	
5202525	+ Email/Text: bankruptcytn@wakeassoc.com	May 17 2023 18:43:00	Valley Credit Service, Dr. Robert Winebrenner, PO Box 7090, Charlottesville, VA 22906-7090	
5225172	EDI: AIS.COM	May 17 2023 22:36:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457	
5202526	+ EDI: BLUESTEM	May 17 2023 22:36:00	WEBBANK/GETTINGTON, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820	
5221407	+ EDI: WFFC2	May 17 2023 22:35:00	Wells Faron Bank N. A. d/b/a Wells Faron Auto	

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TOTAL: 53

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BYPASSED RECIPIENTS

May 17 2023 22:35:00

Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5335918	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5202518	*+	Lending Club Corporation, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
5202509	##	Ditech Financial LLC, PO Box 12710, Tempe, AZ 85284-0046
5202510	##+	Eastern Revenue Inc, Mont Alto Ambulance, PO Box 185, Southeastern, PA 19399-0185

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TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Email Address Name Brian C Nicholas on behalf of Creditor LOANCARE LLC. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com Hannah Herman-Snyder on behalf of Debtor 2 Angella Dagenhart hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com Hannah Herman-Snyder on behalf of Debtor 1 John Dagenhart hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com Jack N Zaharopoulos TWecf@pamd13trustee.com James Warmbrodt on behalf of Creditor LOANCARE LLC. bkgroup@kmllawgroup.com James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com Karina Velter on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee on behalf for Citigroup Mortgage Loan Trust 2021-RP4 kvelter@pincuslaw.com, brausch@pincuslaw.com Sarah K. McCaffery on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee on behalf for Citigroup Mortgage Loan Trust 2021-RP4 ckohn@hoflawgroup.com United States Trustee ustpregion03.ha.ecf@usdoj.gov William E. Craig on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:

John Dagenhart

First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) Angella Dagenhart

First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-02237-HWV

Social Security number or ITIN xxx-xx-9627

EIN __-___

Social Security number or ITIN xxx-xx-4296

EIN __-___

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Dagenhart

Angella Dagenhart

By the court:

5/17/23

Henry W. Van Eck, Chief Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Desc

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Chapter 13 Discharge

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Chapter 13 Discharge

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